

Fill in this information to identify your case:

Debtor 1 Gregory Ridell Jeffery, Sr.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 15-32053
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	<u>Truck Driver</u>	
Include part-time, seasonal, or self-employed work.	Employer's name	<u>Billy's Trucking</u>	
	Employer's address	<u>2734 Coffey Rd Richmond, VA 23224</u>	
Occupation may include student or homemaker, if it applies.			
How long employed there?		<u>not yet</u>	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>3,683.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>3,683.00</u>	\$ <u>N/A</u>

Debtor 1 **Gregory Ridell Jeffery, Sr.**

Case number (if known) **15-32053**

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 3,683.00	\$ N/A	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 737.00	\$ N/A	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A	
5e. Insurance	5e. \$ 0.00	\$ N/A	
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A	
5g. Union dues	5g. \$ 0.00	\$ N/A	
5h. Other deductions. Specify: Child Support	5h.+ \$ 280.00	+ \$ N/A	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,017.00	\$ N/A	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2,666.00	\$ N/A	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A	
8b. Interest and dividends	8b. \$ 0.00	\$ N/A	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A	
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A	
8e. Social Security	8e. \$ 0.00	\$ N/A	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A	
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A	
8h. Other monthly income. Specify: Prorated tax refund	8h.+ \$ 15.00	+ \$ N/A	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 15.00	\$ N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,681.00	+ \$ N/A	= \$ 2,681.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:			
		11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and <i>Related Data</i> , if it applies		12. \$ 2,681.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Debtor has a job arranged with Billy's Trucking, but his driver's license is being held by DCSE for nonpayment of child support. Income presented here is based on anticipated income. When Debtor starts his job with Billy's Trucking, he will stop his job with Staff Zoning.			

Fill in this information to identify your case:

Debtor 1 Gregory Ridell Jeffery, Sr.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 15-32053
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 200.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 0.00

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Gregory Ridell Jeffery, Sr.**

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6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	<u>0.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>85.00</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>
7. Food and housekeeping supplies	7. \$	<u>250.00</u>
8. Childcare and children's education costs	8. \$	<u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$	<u>55.00</u>
10. Personal care products and services	10. \$	<u>40.00</u>
11. Medical and dental expenses	11. \$	<u>40.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>200.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	<u>30.00</u>
14. Charitable contributions and religious donations	14. \$	<u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>85.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	<u>0.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	<u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	\$	<u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. Other: Specify: Emergency funds	21. +\$	<u>45.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$	<u>1,030.00</u>
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>2,681.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>1,030.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<u>1,651.00</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Gregory Ridell Jeffery, Sr.**

Case No: **15-32053**

This plan, dated **February 19, 2016**, is:

- ☐ the *first* Chapter 13 plan filed in this case.
☒ a modified Plan, which replaces the
☐ confirmed or ☒ unconfirmed Plan dated **9/22/2015**.

Date and Time of Modified Plan Confirming Hearing:

3/30/2016 @ 11:10 am

Place of Modified Plan Confirmation Hearing:

701 East Broad St. Crtrm 5000 Richmond, VA 23294

The Plan provisions modified by this filing are:

Case brought current. Payment reduced for one month (March 2016) to allow Debtor time to catch up rent arrears following job loss.

Creditors affected by this modification are:

DCSE and all

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$7,850.00**

Total Non-Priority Unsecured Debt: **\$124,685.31**

Total Priority Debt: **\$71,120.00**

Total Secured Debt: **\$0.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$421.15 Monthly for 10 months, then \$400.00 Monthly for 1 month, then \$1,745.00 Monthly for 49 months.** Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 90,116.50.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 4,753.00 balance due of the total fee of \$ 5,050.00 concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
DCSE	Domestic support obligations	1,120.00	Prorata 46 months
DCSE	Domestic support obligations	70,000.00	Upon agreement by the Debtor and Creditor that arrears to be paid through the plan do not constitute the full amount of the debt, which is \$105,516.00. Balance will remain due at the end of the case. The debt is a non-dischargeable debt, Prorata 46 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. **Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
-NONE-			

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
Internal Revenue Service	Tax lien secured by all property debtor owns	4,217.00	4.25%	Prorata 4 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

- A. Debtor(s) to make regular contract payments; arrearages, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- B. Trustee to make contract payments and cure arrearages, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

- 11. Other provisions of this plan:**

Signatures:

Dated: February 19, 2016

/s/ Gregory Ridell Jeffery, Sr.
Gregory Ridell Jeffery, Sr.
Debtor

/s/ Richard J. Oulton for America Law Group
Richard J. Oulton for America Law Group
Debtor's Attorney

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on **February 19, 2016**, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Richard J. Oulton for America Law Group

Richard J. Oulton for America Law Group

Signature

America Law Group, Inc. dba Debt Law Group

8501 Mayland Dr., Ste 106

Henrico, VA 23294

Address

804-308-0051

Telephone No.

Ver. 09/17/09 [effective 12/01/09]

Allianceone
1684 Woodlands Dr Ste 15
Maumee, OH 43537

Check City
Collection Dept
2729-B West Broad Street
Richmond, VA 23220

DCSE
Bankruptcy Unit
2001 Maywill Street, Ste 104
Richmond, VA 23230

BCC Financial Management Svcs
PO Box 590097
Fort Lauderdale, FL 33359-0097

City of Richmond
attn: City Hall
900 East Broad St, Rm 100
Richmond, VA 23219

Debt Recovery Solution
900 Merchants Conc
Westbury, NY 11590

Berkeley, Curry, & Cook
1301 N Hamilton St, Ste 200
Richmond, VA 23230

City of Richmond
Dep't of Public Utilities
730 E Broad St, 5th Floor
Richmond, VA 23219

Department of Motor Vehicles
PO Box 27412
Richmond, VA 23269

Bon Secours
PO Box 28538
Henrico, VA 23228

City of Richmond GDC
400 North 9th St, Rm 203
Richmond, VA 23219

Department of Social Services
12304 Washington Hghwy
Ashland, VA 23005

Bon Secours St Mary's Hospital
c/o Greer P Jackson
8550 Mayland Dr
Henrico, VA 23294

Colonial Fuel Oil Corp
5279 Mechanicsville Tnpk
Mechanicsville, VA 23111

DirectTV
attn: Bankruptcy Claims
PO Box 6550
Englewood, CO 80155-6550

Bremac Inc
8113 Mechanicsville Bypass
Mechanicsville, VA 23111

Comcast
5401 Staples Mill Road
Henrico, VA 23228-5421

Dominion Virginia Power
PO Box 26543
Richmond, VA 23290-0001

C&F Bank
X18003 attn: Collections Dept
PO Box 391
West Point, VA 23181

Commonwealth of Virginia
703 E Main Street
Richmond, VA 23218

Donald W. Coleman CPA
11539 Nuckols Rd #A
Glen Allen, VA 23059

Caroline County Circuit Court
PO Box 511
Bowling Green, VA 22427

Commonwealth Radiology, PC
1508 Willow Lawn Drive
Suite 117
Richmond, VA 23230-3421

Eastern Account System INC.
Attn: Bankruptcy Dept.
PO Box 837
Newtown, CT 06470

Cci
2600 Wrightsboro Rd
Augusta, GA 30904

Continental Emergency Services
111 Bulifants Blvd
Suite B
Williamsburg, VA 23188-5711

Ecmc
1 Imation Pl
Oakdale, MN 55128

Edward Whitlock III, Esq.
10160 Staples Mill Rd #105
Glen Allen, VA 23060

Henrico County GDC - Traf/Crim
4301 E Parham Rd
Henrico, VA 23228

One Hampton Medical
3475 Monument Pl
Chicago, IL 60689-5334

Encircle Collections I
Attn: Bankruptcy Dept
1691 Nw 107th Ave
Doral, FL 33172

Henrico County Public Utilitie
4301 E Parham Rd.
Henrico, VA 23228

Orkin
10101 Leadbetter Pl
Ashland, VA 23005

Equinox
PO Box 455
Park Ridge, IL 60068

Internal Revenue Service
Insolvency Unit
PO Box 7346
Philadelphia, PA 19101-7346

Payliance
3 Easton Oval
Suite 210
Columbus, OH 43219

Fasmart 028
2508 Shenandoah Shores Rd
Front Royal, VA 22630

Joyner Fine Properties
2727 Enterprise Pkwy
Henrico, VA 23294

Penn Credit Corporatio
916 S 14th St
Harrisburg, PA 17104

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

Massey Wood and West
1713 Westwood Ave
Richmond, VA 23227

Pinnacle Credit Service
Attn: Bankruptcy
PO Box 640
Hopkins, MN 55343

Hanover County
Court Attorney's Office
PO Box 470
Hanover, VA 23069

MCV Hospitals
PO Box 980462
Richmond, VA 23298-0462

PMAB LLC
5970 Fairview Rd, Ste 800
Charlotte, NC 28210

Hanover County GDC
P.O. Box 176
Hanover, VA 23069

MCV Physicians of the VCU Heal
1605 Rhoadmiller St
Richmond, VA 23220-1100

Pmab Srvc
4135 S Stream Blvd Ste 4
Charlotte, NC 28217

Hanover County Treasurer
PO Box 430
Hanover, VA 23069

Memorial Regional Medical Cent
8260 Atlee Road
Mechanicsville, VA 23116

Ramakrisnan Y Nagaraj
c/o Michael Champlin
1919 Huguenot Rd
Richmond, VA 23235

Henrico County Circuit Court
attn: treasurer
PO Box 90775
Henrico, VA 23273-0775

Midland Credit Mgmt In
8875 Aero Dr
San Diego, CA 92123

Receivables Management System
7206 Hull Street
Suite 211
Richmond, VA 23235-5826

Richmond City CDC
John Marshall Court Building
400 N 9th St, Rm 203
Richmond, VA 23219

Usa Funds/Sallie Mae Servicing
Attn: Bankruptcy Litigation
PO Box 9430 E3149
Wilkes-Barre, PA 18773

William Beasley
7458 Atlee Rd
Mechanicsville, VA 23111

Sil Insurance Agency
5310 Markel Rd
Suite 203
Richmond, VA 23230

Verizon
500 Technology Dr Ste 30
Weldon Spring, MO 63304

Williams and Fudge
300 Chathan Ave
PO Box 11590
Rock Hill, SC 29731

SIm Financial Corp
11100 Usa Pkwy
Fishers, IN 46037

Verizon Virginia
One Verizon Way
Basking Ridge, NJ 07920

Woodfin Heating & Cooling
PO Box 277
Mechanicsville, VA 23111

Stacey Diane Neel

Verizon Wireless
PO Box 25505
Lehigh Valley, PA 18002-5505

Woodforest National Bank
25231 Grogans Mill Rd
attn: Charge Off Collections
Spring, TX 77380

Stellar Recovery Inc
4500 Salisbury Rd Ste 10
Jacksonville, FL 32216

Verizon Wireless - Northeast
PO Box 3397
Bloomington, IL 61702

Suntrust Bank
PO Box 85024
Richmond, VA 23286

Village Bank
15521 Midlothian Tnpk, Ste 100
PO Box 330
Midlothian, VA 23113

Suntrust Bank -- Spec. Handlin
VA RIC 9292
PO Box 26264
Richmond, VA 23260

Virginia Employment Commission
Cashier's Office
PO Box 26971
Richmond, VA 23261-6971

Transworld Systems
P.O. Box 17221
Wilmington, DE 19850

Wayne B Lewis

TRS Recovery System
PO Box 173809
Denver, CO 80217

Wells Fargo Bank
re: Checking/Saving
PO Box 6995
Portland, OR 97208-5058